

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 09-30564-GMB
Chapter: 7
Judge: Gloria M. Burns

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Aurelia E Durant
aka Aurelia Mitchell Durant, dba Law
Offices of Aurelia Mitchell Durant
155 Ashley Drive
Franklinville, NJ 08322

Social Security No.:
xxx-xx-1832

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: June 11, 2010

Gloria M. Burns
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 0312-1
Case: 09-30564

User: admin
Form ID: b18

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Total Noticed: 50

Date Rcvd: Jun 11, 2010

The following entities were noticed by first class mail on Jun 13, 2010.

db +Aurelia E Durant, 155 Ashley Drive, Franklinville, NJ 08322-2688
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr +Chase Student Loan Servicing, LLC, PO Box 523, Madison, MS 39130-0523
509915949 +APEX ASSET (ORIGINAL CREDITOR:MEDIC, 1891 SANTA BARBARA SUITE 20, LANCASTER PA 17601-4106
509915950 +APEX ASSET MANAGEMENT (ORIGINAL CRE, 1891 SANTA BARBARA DR ST, LANCASTER PA 17601-4106
509915951 +AR RESOURCES INC (ORIGINAL CREDITOR, 1777 SENTRY PKWY W, BLUE BELL PA 19422-2207
509915952 +ASPEN COLL (ORIGINAL CREDITOR:05 GR, POB 5129, SPRING HILL FL 34611-5129
510278830 +Advanced Dermatology PC, 100 Kings Way E, Ste D-4, Sewell, NJ 08080-2238
510278827 Associated Credit Services, Inc., 105B South Street, PO box 9100, Hopkinton, MA 01748-9100
509915954 BK OF AMER, 4060 OGLETOWN/STANTON RD, NEWARK DE 19713
509915956 +CITIBANKNA, 1000 TECHNOLOGY DR, O FALLON MO 63368-2239
509915957 CITIZENS BANK, PO BOX 18204, BRIDGEPORT CT 06601-3204
509915958 +CLIENT SERVICES, 3451 HARRY TRUMAN BLVD, SAINT CHARLES MO 63301-9816
509915959 EMERG PHY ASSOC OF S. JERSEY, PC, AKRON BILLING CENTER, 2620 RIDGEWOOD RD, AKRON OH 44313-3527
509915960 F/A CARD SERVICES, PO BOX 15726, WILMINGTON DE 19886-5726
509915961 FINANCIAL RECOVERIES, PO BOX 1022, WIXOM MI 48393-1022
509915962 +FINANCIAL RECOVERIES (ORIGINAL CRED, 200 E PARK DR STE 100, MOUNT LAUREL NJ 08054-1297
510278835 Financial Recoveries, PO Box 1388, Mt. Laurel, NJ 08054-7388
509915967 +JP MORGAN CHASE BANK N, PO BOX 523, MADISON MS 39130-0523
509915968 +KENNEDY HEALTH SYSTEM, PO BOX 48023, NEWARK NJ 07101-4823
509915970 MACYSDSNB, 911 DUKE BLVD, MASON OH 45040
509915972 +NATIONWIDE CREDIT, PO BOX 740603, ATLANTA GA 30374-0603
509915973 +NCO FINANCIAL SYSTEMS INC, PO BOX 15630, DEPT 72, WILMINGTON DE 19850-5630
509915974 +PNC BANK, CONSUMER LOAN CENTER, 2730 LIBERTY AVE., PITTSBURGH PA 15222-4704
509915975 +PNC BANK NA, C/O MARTHA DF OSTROWITZ, ESQUIRE, OSTROWITZ & OSTROWITZ, 150 BROADWAY, SUITE 2206, NEW YORK NY 10038-4493
509915976 +RICOH, 5 DEDRICK PLACE, CALDWELL NJ 07006-6398
509915977 +RICOH BUSINESS SOLUTIONS PA, C/O NCO FINANCIAL SYSTEMS INC, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
509915978 +ROBERT J. MURTAUGH, ESQUIRE, THE CHARTWELL LAW OFFICES, 970 RITTENHOUSE ROAD, SUITE 300, EAGLEVILLE PA 19403-2265
510278833 Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
510278834 +Sun National Bank, 226 Landis Avenue, Vineland, NJ 08360-8142
509915980 +TERMINIX, 650 GROVE ROAD, SUITE 104A, PAULSBORO NJ 08066-1850
509915981 TRI-COUNTY ORTHOPAEDIC PA, 1A REGULUS DRIVE, TURNERSVILLE NJ 08012
509915982 +VALENTINE & KEBARTAS, INC, PO BOX 325, LAWRENCE MA 01842-0625
510278829 +Winne, Banta, Hetherington, Basralian & Kahn, Court Plaza South, 21 Main Street, Suite 101, Hackensack, NJ 07601-7021

The following entities were noticed by electronic transmission on Jun 11, 2010.

cr +EDI: CHASE.COM Jun 11 2010 17:48:00 JPMorgan Chase Bank, NA, 201 N Central Avenue, AZI-1191, Phoenix, AZ 85004-0073
509915948 +EDI: AMEREXPR.COM Jun 11 2010 17:38:00 AMEX, P.O. BOX 981537, EL PASO TX 79998-1537
509915953 +EDI: BANKAMER2.COM Jun 11 2010 17:38:00 BANK OF AMERICA, POB 17054, WILMINGTON DE 19884-0001
509915955 +EDI: CHASE.COM Jun 11 2010 17:48:00 CHASE, 201 N WALNUT ST # DE1-10, WILMINGTON DE 19801-2920
509915963 EDI: RMSC.COM Jun 11 2010 17:43:00 GE MONEY BANK, PO BOX 960061, ORLANDO FL 32896-0061
509915965 EDI: HFC.COM Jun 11 2010 17:43:00 HSBC BANK, POB 98706, LAS VEGAS NV 89193
509915966 EDI: IRS.COM Jun 11 2010 17:38:00 INTERNAL REVENUE SERVICE, PO BOX 80101, CINCINNATI OH 45280
509915969 +EDI: RESURGENT.COM Jun 11 2010 17:48:00 LVNV FUNDING LLC (ORIGINAL CREDITOR, PO BOX 740281, HOUSTON TX 77274-0281
509915971 +EDI: MID8.COM Jun 11 2010 17:48:00 MIDLAND CREDIT MGMT (ORIGINAL CREDI, 8875 AERO DR, SAN DIEGO CA 92123-2251
509915979 +EDI: TDBANKNORTH.COM Jun 11 2010 17:48:00 TD BANK, 1701 ROUTE 70 EAST, CHERRY HILL NJ 08003-2390
510278828 EDI: TDBANKNORTH.COM Jun 11 2010 17:48:00 TD Bank North, PO Box 5600, Lewiston, ME 04243-5600
510278831 EDI: AFNIVZCOMBINED.COM Jun 11 2010 17:38:00 Verizon, PO Box 4830, Trenton, NJ 08650-4830
510278832 EDI: AFNIVZCOMBINED.COM Jun 11 2010 17:38:00 Verizon, PO Box 4833, Trenton, NJ 08650-4833
509915964 EDI: FUNB.COM Jun 11 2010 17:48:00 HOMEQ SERVICING, PO BOX 13716, SACRAMENTO CA 95853
509915983 EDI: FUNB.COM Jun 11 2010 17:48:00 WACH/REC, PO BOX 3117, WINSTON SALEM NC 27102
TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

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Case: 09-30564

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.